

**Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	51.1%	49.1%	44.8%	33.8%	18.3%	49.0%	24.8%
Industry group **								
Agric., fish., forest.	34.0%	90.1%	--	70.2%	20.9% *	15.8% *	72.4%	23.7% *
Mining and manufacturing	28.5%	46.4%	54.7%	50.8%	34.2%	15.6%	55.7%	24.4%
Construction	46.2%	62.3%	53.0%	50.2%	45.5%	29.5%	54.3%	41.2%
Utilities and transp.	27.7%	36.0% *	40.2%	50.4%	35.2%	21.2%	38.6%	26.5%
Wholesale trade	32.5%	44.9%	62.3%	43.5%	34.7%	19.4%	52.6%	27.1%
Fin. svcs. and real estate	20.8%	54.4%	33.8%	31.3%	25.6%	14.4%	44.2%	17.6%
Retail trade	30.0%	44.1%	55.4%	51.8%	46.1%	19.5%	54.5%	25.8%
Professional services	26.5%	54.5%	45.6%	38.9%	31.9%	16.3%	46.3%	22.5%
Other services	31.8%	42.4%	45.8%	45.1%	33.5%	23.9%	44.0%	29.2%
Ownership								
For profit, incorporated	30.1%	52.3%	50.5%	47.4%	37.1%	19.1%	51.1%	25.7%
For profit, unincorporated	32.4%	51.2%	55.0%	46.4%	30.4%	19.4%	50.2%	27.2%
Nonprofit	21.0%	41.9%	23.5%	29.1%	27.9%	14.5%	30.9%	20.0%
Age of firm								
Less than 5 years	44.5%	55.0%	49.6%	46.3%	38.1%	23.4% *	52.7%	36.8%
5-9 years	44.6%	59.9%	61.2%	43.8%	36.1%	26.0%	53.9%	37.5%
10-19 years	40.4%	52.5%	47.0%	47.4%	35.6%	25.8%	49.0%	35.7%
20 or more years	25.6%	45.5%	47.4%	43.9%	32.8%	17.9%	47.0%	22.9%
Multi/single status								
2 or more locations	22.5%	23.0% *	49.7%	44.3%	33.1%	18.4%	50.1%	22.0%
1 location only	42.6%	51.4%	49.0%	44.9%	34.8%	14.9%	48.9%	36.5%
Percent full-time employees								
Less than 25%	37.9%	56.7%	54.8%	56.0%	52.3%	25.8%	54.4%	34.6%
25-49 %	36.3%	40.5%	44.6%	52.5%	31.1%	31.7%	45.3%	34.6%
50-74 %	30.4%	56.7%	41.8%	44.2%	35.4%	21.5%	47.8%	27.3%
75% or more	28.1%	50.5%	49.9%	44.2%	33.4%	17.2%	49.2%	23.8%
Union presence								
No union employees	32.0%	51.9%	49.6%	45.4%	34.3%	20.7%	49.6%	27.6%
Has union employees	15.8%	30.6% *	33.3% *	33.4%	29.4%	13.0%	32.8%	15.3%
Percent low-wage employees								
50% or more low-wage	36.0%	48.6%	58.4%	48.8%	41.6%	28.6%	52.1%	34.0%
Less than 50% low-wage	27.8%	51.3%	48.4%	44.3%	32.5%	16.7%	48.7%	23.4%
Percent women employees								
Less than 25%	36.3%	52.0%	52.7%	49.5%	37.1%	20.3%	52.5%	30.2%
25-49 %	24.9%	55.0%	50.5%	43.0%	30.6%	16.3%	51.2%	21.3%
50-74 %	26.1%	47.3%	47.3%	39.7%	33.5%	18.4%	45.1%	23.5%
75% or more	28.9%	50.9%	42.3%	43.3%	33.3%	19.5%	44.2%	25.8%
Percent age 50 or older employees								
Less than 25%	33.1%	54.0%	48.7%	46.4%	32.8%	21.3%	49.8%	28.3%
25-49 %	24.2%	44.6%	50.5%	42.8%	32.6%	16.6%	46.9%	21.8%
50-74 %	34.1%	51.4%	46.2%	46.2%	40.1%	20.1%	50.0%	29.0%
75% or more	38.8%	50.2%	52.3%	36.6%	47.2%	20.9%	50.0%	29.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.97%	1.93%	1.36%	1.31%	0.69%	1.08%	0.60%
Industry group **								
Agric., fish., forest.	7.63%	4.55%	--	13.56%	12.11% *	8.42% *	8.45%	8.04% *
Mining and manufacturing	1.40%	7.57%	5.91%	4.11%	3.30%	1.37%	3.43%	1.49%
Construction	2.94%	5.98%	5.07%	4.35%	7.08%	8.17%	3.13%	4.41%
Utilities and transp.	2.81%	12.48% *	9.67%	6.80%	6.88%	3.55%	5.59%	3.06%
Wholesale trade	2.49%	7.50%	5.73%	4.99%	4.15%	4.20%	3.77%	2.90%
Fin. svcs. and real estate	1.34%	5.79%	7.01%	4.72%	3.46%	1.50%	4.04%	1.38%
Retail trade	1.97%	6.15%	7.49%	3.95%	4.49%	2.31%	3.66%	2.12%
Professional services	0.88%	3.39%	3.40%	2.51%	2.08%	1.03%	1.95%	0.96%
Other services	1.38%	4.35%	4.65%	3.05%	3.36%	1.83%	2.48%	1.56%
Ownership								
For profit, incorporated	0.69%	2.34%	2.28%	1.63%	1.78%	0.88%	1.28%	0.78%
For profit, unincorporated	1.37%	4.26%	4.63%	3.47%	2.93%	1.53%	2.57%	1.52%
Nonprofit	1.16%	6.76%	4.33%	3.31%	2.54%	1.33%	2.94%	1.24%
Age of firm								
Less than 5 years	3.05%	5.20%	6.56%	4.68%	6.64%	9.07% *	3.48%	4.57%
5-9 years	2.71%	4.84%	6.01%	4.40%	5.72%	5.46%	3.18%	3.84%
10-19 years	1.83%	3.89%	3.59%	2.97%	3.75%	4.94%	2.16%	2.54%
20 or more years	0.59%	2.89%	2.67%	1.75%	1.46%	0.70%	1.48%	0.63%
Multi/single status								
2 or more locations	0.63%	7.06% *	5.53%	2.45%	1.52%	0.70%	3.09%	0.63%
1 location only	1.02%	1.99%	2.03%	1.60%	2.36%	3.83%	1.14%	1.63%
Percent full-time employees								
Less than 25%	3.09%	9.57%	8.97%	6.85%	4.58%	3.95%	5.39%	3.35%
25-49 %	2.48%	9.01%	7.03%	4.66%	4.36%	4.39%	4.15%	2.87%
50-74 %	1.68%	4.98%	5.07%	4.19%	3.64%	2.34%	3.00%	1.89%
75% or more	0.60%	2.21%	2.16%	1.52%	1.49%	0.73%	1.20%	0.66%
Union presence								
No union employees	0.61%	1.98%	1.96%	1.38%	1.35%	0.88%	1.09%	0.70%
Has union employees	1.14%	10.08% *	12.06% *	7.13%	5.22%	1.06%	6.09%	1.16%
Percent low-wage employees								
50% or more low-wage	1.65%	6.44%	6.73%	4.15%	3.57%	2.23%	3.65%	1.78%
Less than 50% low-wage	0.57%	2.06%	2.00%	1.44%	1.42%	0.71%	1.13%	0.64%
Percent women employees								
Less than 25%	1.19%	3.40%	3.12%	2.28%	2.74%	1.92%	1.76%	1.48%
25-49 %	1.09%	4.53%	4.37%	3.04%	2.88%	1.28%	2.53%	1.16%
50-74 %	1.02%	3.92%	4.55%	2.87%	2.42%	1.24%	2.35%	1.09%
75% or more	1.07%	4.11%	3.89%	3.04%	2.44%	1.26%	2.28%	1.18%
Percent age 50 or older employees								
Less than 25%	0.91%	3.03%	2.89%	1.86%	1.94%	1.39%	1.60%	1.05%
25-49 %	0.77%	4.18%	3.33%	2.43%	2.05%	0.86%	2.01%	0.81%
50-74 %	1.59%	4.30%	4.65%	3.72%	3.77%	2.10%	2.62%	1.92%
75% or more	3.33%	4.68%	9.02%	8.01%	9.44%	4.75%	3.97%	4.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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